

Information to identify the case:

Debtor 1 Jessica Lynn Camp Social Security number or ITIN **xxx-xx-3178**
First Name Middle Name Last Name EIN -- -
Debtor 2 _____ Social Security number or ITIN ____
(Spouse, if filing) First Name Middle Name Last Name EIN -- -
United States Bankruptcy Court **District of Utah** Date case filed for chapter 7: **10/3/22**
Case number: **22-23871 RKM**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jessica Lynn Camp	
2. All other names used in the last 8 years	aka Jessica Robson, aka Jessica Bowman, aka Jessica L Camp	
3. Address	3374 A Saratoga St Hill AFB, UT 84056	
4. Debtor's attorney Name and address	Theron D. Morrison 290 25th Street, Ste 102 Ogden, UT 84401	Contact phone (801) 392-9324 Email: topofutahlaw@gmail.com
5. Bankruptcy trustee Name and address	David L. Miller tr P.O. Box 9 Farmington, UT 84025-0009	Contact phone (801) 447-8777 Email: davidmillerpc@msn.com

Debtor **Jessica Lynn Camp**

Case number **22-23871**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: November 30, 2022 at 10:30 AM Location: Dial: (888) 921-8924 Ten Min Before Mtg, Participant Code: 7630463, By Teleconference (See Attached Notice for Instructions)
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 1/30/23 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

IMPORTANT
READ THIS WELL BEFORE YOUR MEETING OF CREDITORS

In an effort to contain the spread of Covid-19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others CANNOT APPEAR IN PERSON.

To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll-free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.

- o You must use a touch-tone phone.
 - o Dial the call-in number and then enter the participant passcode, which consists of 7 numbers and is followed by a # sign.
 - o Use a landline phone and not a cell phone, if possible.
 - o Do not use the speaker phone function.
 - o Make the call from a quiet area where there is as little background noise as possible.
 - o Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
 - o Unmute your phone when the trustee calls your case so that the trustee can hear you.
 - o Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
 - o When speaking, identify yourself.
 - o Do not put the phone on hold at any time after the call is connected.
 - o If more than one person is attending the meeting of creditors from the same location, each person should use separate touch-tone phones, if possible.
 - o Once your meeting of creditors is finished, hang up.
 - o If you become disconnected before your meeting of creditors is finished, call back.
 - o If you are calling in from another country, please see the additional information available at:
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
- Debtors must provide valid government identification (such as a valid Utah Driver's License) and proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
 - During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.
 - Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail/email/send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
 - Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
 - The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

In re:
Jessica Lynn Camp
Debtor

Case No. 22-23871-RKM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Nov 07, 2022

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2022:

Recip ID	Recipient Name and Address
db	+ Jessica Lynn Camp, 3374 A Saratoga St, Hill AFB, UT 84056-1417
12099799	+ APG Financial/Makosian Taylosville, Attn: Bankruptcy, 3899 S. Redwood Rd, Taylorsville, UT 84119-4733
12099795	+ Aaron Inc, PO Box 28370, Scottsdale, AZ 85255-0156
12099800	+ Armed Forces Bank, Attn: Bankruptcy, 320 Kansas Ave, Fort Leavenworth, KS 66027-1139
12099804	++ CREDIT CONTROL LLC, ATTN CORRESPONDENCE, 3300 RIDER TRAIL S, SUITE 500, EARTH CITY MO 63045-1338 address filed with court:, Credit Control LLC, 3300 Riser Trail S Ste 500, Earth City, MO 63045
12099807	+ Exchange Service, PO BOX 740813, Cincinnati, OH 45274-0813
12099810	+ Healthcare Fiance Direct, 1707 Eye Street Suite 300, Bakersfield, CA 93301-5208
12099811	+ Hillfield Pediatrics & Family Dentistry, 2112 Hillfield Rd Ste 1, Layton, UT 84041-4023
12099812	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, I.C. System Inc, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164
12099813	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164
12099816	+ Markosian Auto, 3213 Wall Ave, Ogden, UT 84401-3808
12099824	++ PACIFICORP, ATTN BANKRUPTCY, PO BOX 25308, SALT LAKE CITY UT 84125-0308 address filed with court:, Rocky Mountain Power, 1033 N 6th Ave., Portland, OR 97256
12111986	+ Paramount Acceptance, 4725 Holladay Blvd., Holladay, UT 84117-5475
12099828	+ SST, PO BOX 3777, Saint Joseph, MO 64503-0777
12099830	+ T Mobile, 1890 West 4000 South, Roy, UT 84067-3131
12099831	+ Tanner Clininc, PO BOX 337, Layton, UT 84041-0337
12099832	+ Transworld System Inc, 1105 Schrock Road Ste 300, Columbus, OH 43229-1174
12099833	+ Unifin Collection, PO BOX 4519, Skokie, IL 60076-4519
12111987	+ VASA Fitness, 1259 S. 800 E., Orem, UT 84097-7232
12099838	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
12099839	+ Wee Care Pediatrics, PO Box 14000, Belfast, ME 04915-4033
12099840	+ Westmore Beauty Ulta LLC, PO Box 2037, Harlan, IA 51593-0080

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: topofutahlaw@gmail.com	Nov 07 2022 23:35:00	Theron D. Morrison, 290 25th Street, Ste 102, Ogden, UT 84401
tr	EDI: FDLMILLER.COM	Nov 08 2022 04:33:00	David L. Miller tr, P.O. Box 9, Farmington, UT 84025-0009
12099794	+ EDI: AAFES	Nov 08 2022 04:33:00	AAFES, Attn: Bankruptcy, Po Box 650060, Dallas, TX 75265-0060
12099796	+ Email/Text: bankruptcy@acimacredit.com	Nov 07 2022 23:36:00	Acima Credit, 9815 S Monroe St Fl 4, Sandy, UT 84070-4384
12099797	+ Email/Text: backoffice@affirm.com	Nov 07 2022 23:36:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862

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12099798	+ Email/Text: e-bankruptcy@americafirst.com	Nov 07 2022 23:36:00	American First Credit Union, Attn: Bankruptcy, Po Box 9199, Ogden, UT 84409-0199
12099804	Email/Text: correspondence@credit-control.com	Nov 07 2022 23:36:00	Credit Control LLC, 3300 Riser Trail S Ste 500, Earth City, MO 63045
12099801	+ EDI: CAPITALONE.COM	Nov 08 2022 04:33:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
12099802	+ EDI: CONVERGENT.COM	Nov 08 2022 04:33:00	Convergent, 800 SW 39th St Ste 100, Renton, WA 98057-4927
12099803	+ EDI: CCS.COM	Nov 08 2022 04:33:00	Credit Collections Services, 725 Canton Street, Norwood, MA 02062-2679
12099805	+ Email/PDF: creditonebknottifications@resurgent.com	Nov 07 2022 23:40:07	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
12099806	+ Email/Text: electronicbkydocs@nelnet.net	Nov 07 2022 23:36:00	Dept Of Ed/582/nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
12099808	+ Email/Text: bncnotifications@pheaa.org	Nov 07 2022 23:36:00	Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
12099809	+ EDI: BLUESTEM	Nov 08 2022 04:33:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
12099812	EDI: LCIICSYSTEM	Nov 08 2022 04:33:00	I.C. System Inc, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164
12099813	EDI: LCIICSYSTEM	Nov 08 2022 04:33:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164
12099814	EDI: IRS.COM	Nov 08 2022 04:33:00	IRS, 50 S 200 E, Mail Stop 5021, Salt Lake City, UT 84111
12099815	EDI: JEFFERSONCAP.COM	Nov 08 2022 04:33:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
12099817	+ Email/PDF: GAVN@MEADERECOVERYSERVICES.COM	Nov 07 2022 23:40:10	Meade Recovery Service, Attn: Bankruptcy, Po Box 352, Logan, UT 84323-0352
12099818	+ EDI: CBS7AVE	Nov 08 2022 04:33:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
12099819	+ EDI: AAFES	Nov 08 2022 04:33:00	Military Star Card, 3911 S Walton Walker Blvd, Dallas, TX 75236-1509
12111985	+ EDI: NFCU.COM	Nov 08 2022 04:33:00	Navy Federal Credit Union, PO Box 3600, Merrifield, VA 22116-3600
12099820	+ Email/Text: electronicbkydocs@nelnet.net	Nov 07 2022 23:36:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
12099822	+ Email/Text: ecfbankruptcy@progleasing.com	Nov 07 2022 23:36:00	Progressive Leasing, 256 West Data Drive, Draper, UT 84020-2315
12099823	+ Email/Text: ngisupport@radiusgs.com	Nov 07 2022 23:36:00	Radius Global Solutions LLC, Box 390905, Minneapolis, MN 55439-0905
12099826	Email/Text: bankruptcy@self.inc	Nov 07 2022 23:36:00	Self Financial/lead Ba, 901 E. 6th Street, Austin, TX 78702
12099825	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Nov 07 2022 23:35:00	Security Finance, Attn: Centralized Bankruptcy, Po Box 1893, Spartanburg, SC 29304-1893
12099827	+ Email/Text: bankruptcy@sw-credit.com	Nov 07 2022 23:36:00	Southwest Credit, 4120 International Pkway Ste 1100, Carrollton, TX 75007-1958
12099829	+ Email/Text: bankruptcysst@alorica.com	Nov 07 2022 23:35:00	Systems & Services Tech INC/Pioneer, Attn: Bankruptcy Dept, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
12099834	+ EDI: USAA.COM		

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		Nov 08 2022 04:33:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Road, San Antonio, TX 78288-0002
12099835	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Nov 07 2022 23:36:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
12099836	+ EDI: UTAHTAXCOMM.COM	Nov 08 2022 04:33:00	USTC, Bankruptcy Dept., 210 North 1950 West, Salt Lake City, UT 84134-9000
12099837	+ EDI: VERIZONCOMB.COM	Nov 08 2022 04:33:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12099821	##+	North Shore Agency, P.O. Box 9205, Old Bethpage, NY 11804-9005

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2022 at the address(es) listed below:

Name	Email Address
David L. Miller tr	davidlmillerpc@msn.com ut09@ecfcbis.com;dln@trustesolutions.net
Theron D. Morrison	on behalf of Debtor Jessica Lynn Camp topofutahlaw@gmail.com cory@morlg.com;chapter7email@gmail.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

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